

**GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA**

STARRED QUESTION NO:318

ANSWERED ON:07.12.2016

Unreserved Tickets on e-Wallets

Raut Shri Vinayak Bhaurao;Shrirang Shri Chandu Barne

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the Railways proposes to provide online ticket booking facility by various e-transaction modes under e-wallet;
- (b) if so, the details thereof and the benefits likely to accrue to the Railways and the passengers as a result thereof;
- (c) the time by which it is likely to be introduced;
- (d) whether the charges through e-wallet are likely to be lesser than other payment modes; and
- (e) if so, the details in this regard and if not, the reasons therefor?

Answer

MINISTER OF RAILWAYS

(SHRI SURESH PRABHAKAR PRABHU)

(a) to (e): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF STARRED QUESTION NO. 318 BY SHRI SHRIRANG APPA BARNE AND SHRI VINAYAK BHAURAO RAUT TO BE ANSWERED IN LOK SABHA ON 07.12.2016 REGARDING UNRESERVED TICKETS ON E-WALLETS

(a) to (c): Railway is already providing online ticket booking facility through e-transaction modes/e-wallet as follows:

(I) Booking of reserved tickets:

The facility of online booking of reserved ticket has been provided through Indian Railway Catering and Tourism Corporation (IRCTC) website. The payment for booking of online reserved ticket through IRCTC website is made through various modes of electronic banking, viz., net banking, through credit/debit cards, cash cards and e-wallets.

(II) Booking of unreserved tickets:

Unreserved ticket booking through mobile phone including journey, season and platform tickets has also been introduced on pilot basis on some stations of Central, Western, Southern, Eastern, South Central, South Eastern and Northern Railways. Under this scheme, the passenger has to use Railway Wallet (R-Wallet) which is linked to passenger's mobile number as the payment instrument to book ticket through mobile application. Upon successful registration, R-Wallet with zero balance is created without any additional cost. Further, there is no transaction charge for booking of tickets using R-Wallet.

Further, facility of renewal of season tickets through IRCTC website has been provided for suburban train services on Western and Central Railways wherein payment is made through electronic mode.

-2/-

-2-

The booking of tickets through various electronic modes facilitates efficiency in dispensation of tickets and helps passengers to avoid standing in queues to purchase tickets across counters thereby saving their time and money. Use of e-Wallet further increases the transaction security and it is easy to use since one does not need to fill in card numbers and passwords every time.

E-Wallet improves success rate and response time while booking, simplifies reconciliation process as amount is deducted from Prepaid instrument and reduces dependency on third party/banks for providing net banking/debit card/credit card solution. As far as Railway is concerned, online ticket booking/electronic mode of payment avoids cash handling thus contributing to cashless economy and results in savings on account of infrastructure.

However, proliferation and improvements of the online ticket booking systems including payment systems is an on-going process.

(d) & (e): As far as the charges for various e-transactions modes including e-wallets pertaining to the non-railway institutions are concerned, they are decided by the e-wallet operators. However, the charges levied for use of e-Wallet (of the IRCTC) are concerned, at `5/- per transaction these are generally lower than the e-transaction modes of non-Railway institutions which are generally in the region of `10/- per transaction plus service tax or 1.28% to 1.80% per transaction plus service tax.
